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ABSTRACT

This document provides the common curriculum goals for the state of Oregon in personal finance, an area of study that relates basic economic concepts and practices to the financial concerns of consumers. These goals were designed to define what should be taught in all public school settings. The common curriculum goals in personal finance are organized in five strands: (1) financial planning; (2) credit; (3) purchase of goods and services; (4) rights and responsibilities in the marketplace; and (5) selected essential learning skills. There are 31 goals in all, 13 representing the common knowledge and skills in personal finance and 18 representing selected essential learning skills. (KC)

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PERSONAL FINANCE

Common Curriculum Goals

Spring 1990

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State Superintendent of Public Instruction

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FOREWORD

Following the adoption of the Oregon Action Plan for Excellence in 1984, the State Board of Education embarked on a curriculum improvement project to define the goals of education for all public school students in Oregon. These goals, called *common curriculum goals*, have been developed by the state in all required subject areas with the assistance of numerous teachers, administrators and other interested citizens.

This document provides the common curriculum goals in personal finance, an area of study that relates basic economic concepts and practices to the financial concerns of consumers. These goals were designed to define what should be taught in all public school settings, keeping in mind the crucial role of the local district to tailor instruction to the needs and abilities of its students. Through the combined efforts of educators, business interests and labor, implementation of these goals should help students develop a solid foundation of knowledge, skills and responsible attitudes needed to manage their personal resources effectively.

We continue to learn how to provide children with the very best in public education. In this spirit, the staff members at the Oregon Department of Education welcome your comments and questions. For further information about these goals and their implementation, please contact the specialist for Personal Finance Education directly at 378-3602.

John W. Erickson
State Superintendent
of Public Instruction

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Grateful acknowledgment is made to the members of the goal writing committee who shared their thinking and experiences as classroom teachers and administrators, and contributed many hours to the development of the common curriculum goals.

In addition, recognition is due the numerous individuals involved in the development of the **Personal Finance Education Guide**, published by the Oregon Department of Education in 1981. This document served as the basis for the development of the common curriculum goals.

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INTRODUCTION

THE OREGON ACTION PLAN FOR EXCELLENCE

The Action Plan identified seven areas of improvement, one of which called for a statewide definition of what students should learn:

> The Oregon Department of Education, working with local school districts and higher education institutions, shall define the required ***common curriculum goals*** for elementary and secondary schools in terms of the learning skills and knowledge students are expected to possess as a result of their schooling experience.
>
> Local school districts, with assistance from the Oregon Department of Education, shall be responsible for organizing the curriculum and delivering instruction to achieve the ***common curriculum goals***.

Common Curriculum Goals

The first stage in defining the Common Curriculum Goals was to develop the ***Essential Learning Skills*** — the basic skill and performance expectations for all students in the areas of reading, writing, speaking, listening, mathematics, reasoning and study skills. The second and present state is to develop Common Knowledge and Skills in individual subject areas. Together with the ***Essential Learning Skills***, they form the Common Curriculum Goals for all students.

A. Essential Learning Skills

The ***Essential Learning Skills*** are considered basic to all students' learning, and all teachers are expected to provide instruction in these skills. Only to the degree that students develop these skills and form the habit of using them, can instruction in subject matter areas be successful. The skills are not specific to any one discipline but provide a link across all disciplines. Furthermore, the skills do not grow in isolation from content; they are strengthened through practice and use in all subject areas.

B. Common Knowledge and Skills

Looking beyond the ***Essential Learning Skills***, this document defines more fully what are considered to be the essentials in a strong Personal Finance Education program. Each district will want to extend and elaborate upon this base in order to create its own unique, comprehensive Personal Finance Education curriculum. Students should have the opportunity to demonstrate their achievement in a variety of ways. Equal opportunity to learn and the special needs of students are primary considerations in determining acceptable performance levels.

State Standards

The Common Curriculum Goals as presented in this document receive their authority from the Oregon State Standards for Public Schools, OAR 581-22-420 and 581-22-425. These rules were amended by the State Board of Education in January 1986.

ORGANIZATION

The common curriculum goals in personal finance are organized in five strands:

- 1.0 Financial Planning (1.1-1.6)
- 2.0 Credit (2.1-2.2)
- 3.0 Purchase of Goods and Services (3.1-3.2)
- 4.0 Rights and Responsibilities in the Marketplace (4.1-4.3)
- 5.0 Selected Essential Learning Skills (5.1-5.18)

There are 31 goals in all, 13 represent the common knowledge and skills in personal finance, and 18 represent selected Essential Learning Skills.

The grade level outcomes associated with the Essential Learning Skills have been integrated into the grade level outcomes of the common knowledge and skills in order to help teachers see how

these skills can be taught in conjunction with the content. It is not required that teachers actually pair the instruction of content and skills as shown; rather, the integration is intended as a suggestion for implementation. Overall, however, **instruction** should be geared to the level of the grade level outcomes.

In **tracking student progress** in the common curriculum goals in personal finance, attention should be focused on the 31 goals, not on the specific grade level outcomes. The grade level outcomes are indications of the kind of knowledge and skills expected of students as they work toward achievement of the goals; however, it is not required that instruction and assessment be tracked at this level. Teachers, however, should be able to provide written evidence of instruction and assessment at the goal level.

INSTRUCTIONAL MATERIALS

The common curriculum goals in personal finance are designed to allow the local district and staff to make all decisions regarding instructional materials and methodologies. Because there is **no textbook adoption** in the area of personal finance, districts are free to choose whatever materials they feel best meet the goals and fit the needs and interests of their students. They should make purchases on a more regular basis in order to assure that the information presented is accurate and up-to-date as required by state standards.

STRAND 1.0: Financial Planning

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

1.1 COMPREHEND INFORMATION AND MAKE DECISIONS REGARDING *EMPLOYMENT BENEFITS**

[A]Summarize the effects of payroll deductions and employment benefits on financial security

[1]Select and use details, examples and evidence to develop a **summary** (ELS 5.2c)**

[B]Evaluate the adequacy of payroll deductions and employment benefits in given situations

[1]Interpret and use the concept of percent (ELS 1.6f)

[2]Synthesize information and draw conclusions (ELS 3.1b)

[3]Use established criteria to assess the quality of a product (ELS 6.4e)

1.2 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *FINANCIAL SERVICES*

[A]Explain how financial institutions provide multiple services that aid in financial planning (e.g., loans, safe deposit boxes, currency conversion, savings, annuities)

[B]Write a check, balance a checkbook and reconcile a bank statement

[1]Use mental, manual, calculator **and/or** computer processes to perform mathematical operations (ELS 1.4d)

[C]Choose a financial institution by comparing services offered

[1]Interpret **and compare** rates **of** interest (ELS 1.6f)

[2]Synthesize information and draw conclusions (ELS 3.1b)

[3]Use established criteria to assess the quality of a product (ELS 6.4e)

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* The additional outcomes for personal finance, both in the knowledge/skills and grade level expectancy columns, are in bold print to distinguish them from the Essential Learning Skills.
** Learning outcomes drawn from the *ODE Essential Learning Skills* document are cross-referenced by citing their original identifying number in parentheses.

STRAND 1.0: Financial Planning (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

1.3 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *BUDGETING AND RECORDKEEPING*

[A]Give examples of how the budgeting process can help individuals and families

[B]Prepare a budget to meet individual or family needs

[1]Use mental, manual, calculator, **and/or** computer processes to perform mathematical operations (ELS 1.4d)

[2]Choose and apply mental, manual, calculator, **and/or** computer processes to problem-solving strategy(ies) (ELS 1.7a)

[3]Design and carry out a plan for solving an identified problem (ELS 6.3c)

[C]Modify a budget based on a review of financial records

[1]Use mental, manual, calculator, **and/or** computer processes to perform mathematical operations (ELS 1.4d)

[2]Define a **financial** problem **and** solve **it through budget modification** (ELS 6.3b)

[3]Translate "real-world" problems into mathematical statements **(i.e., budget) and** equations **(e.g., gross income − deductions = disposable income)** (ELS 6.3h)

1.4 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *TAXATION*

[A]Give examples of various kinds of taxation and their benefits

[1]Use instructional materials **(summaries)** as basis for gaining knowledge and improving comprehension (ELS 2.2)

[B]Prepare federal and state tax forms (Federal 1040EZ and 1040; Oregon 40S and 40)

[1]Use mental, manual, calculator, **and/or** computer processes to perform mathematical operations (ELS 1.4d)

[2]Keep **tax records** organized and accessible (ELS 7.3d)

[C]Compare the effects of different types of taxation on specific situations (e.g., progressive vs. regressive, sales vs. property, direct vs. indirect)

STRAND 1.0: Financial Planning (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

[1]Synthesize information and draw conclusions (ELS 3.1b)

[2]Assess the worth of a given course of action (ELS 6.4d)

1.5 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *SAVINGS AND INVESTMENTS*

[A]Give examples of savings and investments and factors involved in making savings and investment decisions

[B]Prepare savings/investment plans for different financial situations (e.g., singles, families, retirement years)

[1]Estimate and solve simple percentage problems mentally, with calculator or by appropriate model (ELS 1.7i)

[2]Design a plan for solving an identified problem (ELS 6.3c)

[C]Establish criteria and verify the adequacy of savings and investment decisions in meeting present and future needs (e.g., risk, diversification, liquidity, costs)

[1]Define a problem **(need)**, choose information to solve the problem and supply additional information, if needed (ELS 6.3b)

[2]Estimate and solve simple percentage problems mentally, with calculator or by appropriate model (ELS 1.7i)

[3]Analyze authoritative data to determine what alternative positions are **available** (ELS 6.5a)

[4]Synthesize information and draw conclusions (ELS 3.1b)

[5]Assess the worth of a given course of action (ELS 6.4d)

[6]Formulate and support a position based upon data gathered from objective and authoritative sources (ELS 6.5b)

STRAND 1.0: Financial Planning (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

1.6 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *INSURANCE*

[A]Give examples of insurance available (e.g., auto, life, health, property)

[B]Design insurance plans for individuals and families in different situations

[C]Establish criteria and verify the adequacy of insurance decisions in meeting present and future needs

[1]Define a problem **(need)**, choose information to solve the problem and supply additional information, if needed (ELS 6.3b)

[2]Analyze authoritative data to determine what alternative positions are possible on a specific issue (ELS 6.5a)

[3]Synthesize information and draw conclusions (ELS 3.1b)

[4]Assess the worth of a given course of action or policy (ELS 6.4d)

[5]Formulate and support a position based upon data gathered from objective and authoritative sources (ELS 6.5b)

STRAND 2.0: Credit

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

2.1 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *CREDIT AVAILABILITY AND SELECTION*

[A]Explain how personal and economic factors influence the use and availability of credit (e.g., credit worthiness and rating)

[B]Use characteristics of different types and sources of credit to make credit selections in various situations

[1]Estimate and solve simple percentage problems mentally, with calculator or by appropriate model (ELS 1.7i)

[2]Use established criteria to assess the quality of a product (ELS 6.4e)

[C]Justify using or not using credit in given situations

[1]Define a problem **(situation)**, choose information to solve the problem and supply additional information, if needed (ELS 6.3b)

[2]Assess the worth of a given course of action (ELS 6.4d)

[3]Critically evaluate arguments or positions in terms of known facts (ELS 6.4c)

2.2 COMPREHEND INFORMATION AND PERFORM SKILLS REGARDING *CREDIT PROBLEMS*

[A]Summarize factors leading to credit problems and their possible consequences (e.g., family stress, wage garnishment, bankruptcy)

[1]Select and use details, examples and evidence to develop a **summary** (ELS 5.2c)

[B]Design a plan to eliminate credit problems (e.g., communicate with creditor, establish a budget, obtain help from consumer credit counseling agencies, make use of consumer credit laws)

[1]Design a plan for solving an identified **credit** problem (ELS 6.3c)

STRAND 3.0: Purchase of Goods and Services

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

3.1 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *FACTORS AFFECTING CONSUMER PURCHASES*

[A]Explain how personal and external factors (e.g., tastes and preferences, income, resource costs, technology, advertising) influence purchasing decisions and impact financial stability

[1]Evaluate when bias, inconsistency or other weaknesses affect reasoning (ELS 6.6b)

[B]Distinguish appeals used in specific ads (e.g., emotional, rational, persuasive, target group appeals) as a basis for making wise purchasing decisions

[1]Identify biases and stereotypes (ELS 4.1c)

[2]Listen, read and view critically (ELS 4.4b)

[3]Recognize elements and use of propaganda **and other persuasion** techniques found in audio, printed and visual communications (ELS 4.4c)

[4]Employ intellectual defenses against propaganda techniques (ELS 4.4d)

[5]Recognize double meanings of words and gestures (ELS 3.1h)

[C]Evaluate advertisements in terms of their informational, promotional or economic value

[1]Use established criteria to assess the quality of **an advertisement** (ELS 6.4e)

[2]Synthesize information and draw conclusions (ELS 3.1b)

[3]Distinguish facts and opinions (ELS 2.1a)

[4]Assess the appropriateness of oral and written communication in view of the intended audience and purpose of the communication (ELS 6.4b)

3.2 COMPREHEND INFORMATION, PERFORM SKILLS AND MAKE DECISIONS REGARDING *CONSUMER PURCHASES*

[A]Outline steps involved in making a decision (e.g., define problem, obtain information, compare alternatives, select an alternative, take action, evaluate decision)

[B]Summarize effective purchasing techniques (e.g., investigate warranties, sources of information, retail outlets and services, cost/quality ratios)

STRAND 3.0: Purchase of Goods and Services (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

[C]**Use consumer purchasing techniques and decision-making skills to assess the quality of a product or service**

[1]Ask questions designed to locate information (ELS 2.3c)

[2]Define a **purchasing** problem, choose information to **reach a decision** (ELS 6.3b)

[3]Estimate and solve simple percentage problems mentally, with calculator or by appropriate model (ELS 1.7i)

[4]Use established criteria to assess the quality of a product **or service** (ELS 6.4e)

[D]**Compare and contrast characteristics of specific products or services to make purchasing decisions (e.g., housing, transportation, food, appliances)**

[1]Synthesize information and draw conclusions (ELS 3.1b)

[2]Use established criteria to assess the quality of a product (ELS 6.4e)

STRAND 4.0: Rights and Responsibilities in the Marketplace

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

4.1 COMPREHEND INFORMATION AND PERFORM SKILLS REGARDING *RIGHTS AND RESPONSIBILITIES OF BUYERS AND SELLERS*

[A]Explain how buyers' and sellers' rights and responsibilities interact in market transactions (e.g., buyers' right to be heard and informed, right to safety and choice; sellers' right to profit and fair treatment)

[1]Select and use details and examples to develop an **explanation** (ELS 5.2c)

[B]Summarize fraudulent and deceptive practices in the marketplace

[1]Select and use details and examples to develop a **summary** (ELS 5.2c)

[C]Explain the proper procedures to receive redress in the marketplace

[1]Record ideas, observations, facts, and questions for later use (ELS 5.1c)

[2]Select and use details and examples to develop an **explanation** (ELS 5.2c)

[D]Demonstrate the use of consumer redress techniques

[1]Design communication appropriate to topic, audience and desired outcome (ELS 5.5c)

[2]Evaluate effects of communication and modify subsequent communication (ELS 5.5e)

4.2 COMPREHEND INFORMATION REGARDING *LEGAL DOCUMENTS*

[A]Describe various types of legal documents

[B]Explain the essential elements of a contract

[C]Explain the legal implications of contractual agreements and resulting responsibilities

[1]Select and use details and examples to develop an **explanation** (ELS 5.2c)

[2]Determine meaning of unknown words (ELS 1.2)

STRAND 4.0: Rights and Responsibilities in the Marketplace (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*

Students will be able to:

4.3 COMPREHEND INFORMATION AND PERFORM SKILLS REGARDING SOURCES OF *CONSUMER ASSISTANCE*	**[A]Summarize consumer services provided by several government and non-government agencies** **[B]Explain protection provided the consumer by major federal and state laws** **[C]Illustrate ways consumers can gain assistance** [1]Ask questions designed to clarify, gain assistance or locate information (ELS 2.3c)

STRAND 5.0: Selected Essential Learning Skills

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*
Students will be able to:	
5.1 DETEMINE MEANING OF UNKNOWN WORDS (ELS 1.2)	ELS 1.2, see PFG 4.2C
5.2 USE NUMBER/NUMERIC FIGURES, LETTERS, WORDS, SYMBOLS, AND VISUALS TO COUNT, COMPUTE AND COMMUNICATE QUANTITATIVE DATA (ELS 1.4)	ELS 1.4d, see PFG 1.1B, 1.2B, 1.3B, 1.3C, and 1.4B
5.3 RECOGNIZE AND USE MATHEMATICAL PATTERNS, RELATIONSHIPS AND PRINCIPLS TO QUANTIFY PROBEMS OR MAKE PREDICTIONS (ELS 1.6)	ELS 1.6f, see PFG 1.1C and 1.2C
5.4 ESTIMATE AND MEASURE QUANTITIES, DEFINE PROBLEMS DEVELOP HYPOTHESES, ELECT METHODS OF COMPUTATION, AND SOLVPROBLEMS (ELS 1.7)	ELS 1.7a, see PFG 1.3B ELS 1.7i, see PFG 1.1B, 1.5B, 1.5C, 2.1B, and 3.2C
5.5 IDENTFY MAIN IDEAS, SUPPORTNG DETAILS, AND FACTSAND OPINIONS PRESENTD IN WRITTEN, ORAL AND ISUAL FORMATS (ELS 2.1)	ELS 2.1a, see PFG 3.1C

STRAND 5.0: Selected Essential Learning Skills (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*
Students will be able to:	
5.6 USE INSTRUCTIONAL MATERIALS AS BASIS FOR GAINING KNOWLEDGE AND IMPROVING COMPREHENSION (ELS 2.2)	ELS 2.2, see PFG 1.4A
5.7 USE ORAL COMMUNICATION TO GIVE OR RECEIVE INFORMATION AND DIRECTIONS (ELS 2.3)	ELS 2.3c, see PFG 3.2C and 4.3C
5.8 COMPREHEND IMPLIED MEANINGS OF WRITTEN, ORAL AND VISUAL COMMUNICATIONS (ELS 3.1)	ELS 3.1b, see PFG 1.1C, 1.2C, 1.4C 1.5C, 1.6C, 3.1C, and 3.2D ELS 3.1h, see PFG 3.1B
5.9 DETERMINE THE SIGNIFICANCE AND ACCURACY OF INFORMATION AND IDEAS PRESENTED IN WRITTEN, ORAL, AURAL, AND VISUAL COMMUNICATIONS (ELS 4.1)	ELS 4.1c, see PFG 3.1B
5.10 LISTEN, READ, VIEW, AND EVALUATE PRESENTATIONS OF MASS MEDIA (ELS 4.4)	ELS 4.4b, see PFG 3.1B ELS 4.4c, see PFG 3.1B ELS 4.4d, see PFG 3.1B

STRAND 5.0: Selected Essential Learning Skills (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*
Students will be able to:	
5.11 USE A VARIETY OF TECHNIQUES TO GENERATE WRITING AND SPEAKING TOPICS (PREWRITING) (ELS 5.1)	ELS 5.1c, see PFG 4.1C
5.12 ORGANIZE IDEAS IN UNDERSTANDABLE FORMAT (PREWRITING AND PLANNING) (ELS 5.2)	ELS 5.2c, see PFG 1.1A, 2.2A, 4.1A, 4.1B, 4.1C, and 4.2C
5.13 SELECT AND USE LANGUAGE, GESTURES AND SYMBOLS APPROPRIATE TO AUDIENCE, PURPOSE, TOPIC, AND SETTING WHEN MAKING ORAL PRESENTATIONS (PLANNING AND DRAFTING) (ELS 5.5)	ELS 5.5c, see PFG 4.1D ELS 5.5e, see PFG 4.1D
5.14 IDENTIFY PROBLEMS AND APPROACH THEIR SOLUTION IN AN ORGANIZED MANNER (ELS 6.3)	ELS 6.3b, see PFG 1.3C, 1.5C, 1.6C, 2.1C, and 3.2C ELS 6.3c, see PFG 1.3B, 1.5B and 2.2B ELS 6.3h, see PFG 1.3C

STRAND 5.0: Selected Essential Learning Skills (continued)

COMMON CURRICULUM GOALS	*BY END OF GRADE 12*
Students will be able to:	
5.15 MAKE REASONED EVALUATIONS (ELS 6.4)	ELS 6.4b, see PFG 3.1C ELS 6.4c, see PFG 2.1C ELS 6.4d, see PFG 1.4C, 1.5C, 1.6C, and 2.1C ELS 6.4e, see PFG 1.1C, 1.2C, 2.1B, 3.1C, 3.2C, and 3.2D
5.16 FORMULATE AND SUPPORT A POSITION USING APPROPRIATE INFORMATION AND SOUND ARGUMENT (ELS 6.5)	ELS 6.5a, see PFG 1.5C and 1.6C ELS 6.5b, see PFG 1.5C and 1.6C
5.17 REFLECT UPON AND IMPROVE OWN REASONING (ELS 6.6)	ELS 6.6b, see PFG 3.1A
5.18 SELECT AND USE APPROPRIATE STUDY TECHNIQUES (ELS 7.3)	ELS 7.3d, see PFG 1.4B

Personal Finance
Common Curriculum Goals

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